What is claimed is:

1. A method of enabling and disabling a vehicle in response to payments being timely made, comprising the steps:

a) computing a payment due deadline;

b) generating a reference code which corresponds to said deadline;

c) providing said reference code to a comparator;

d) receiving, via a keypad, an additional code;

e) passing said additional code to said comparator;

f) comparing said additional code with said reference code;

g) disabling said vehicle if agreement between said additional code and said reference code is not detected prior to said payment due deadline; and

h) enabling said vehicle if agreement between said additional code and said reference code is detected, wherein said disabling step disables a system which supports causing ignition in an engine of said vehicle, said system includes only components not dedicated to directly causing a spark to initiate combustion.

2. The method of claim 1, wherein said computing of a payment due deadline further comprises computing a payment deadline in agreement with terms of a loan formula having parameters selected from the group consisting of: total number of payments, payment period, grace period, start date, and combinations thereof.

3. A method of enabling and disabling equipment in response to payments being timely made, comprising the steps:

a) computing a payment due deadline;

b) generating a reference code which corresponds to said deadline;

c) providing said reference code to a comparator;

d) receiving, via a keypad, an additional code;

e) passing said additional code to said comparator;

f) comparing said additional code with said reference code;

g) disabling said equipment if agreement between said additional code and said reference code is not detected prior to said payment due deadline; and

h) enabling said equipment if agreement between said additional code and said reference code is detected, wherein said computing of a payment due deadline further comprises computing a payment deadline in agreement with terms of a loan formula having parameters selected from the group consisting of: total number of payments, payment period, grace period, start date, and combinations thereof, and wherein said computing a payment due deadline step is performed in an initialization process where a host computing apparatus is connected to a client computing apparatus, the host computing apparatus providing the client computing apparatus with a database including a plurality of payment due deadline data elements.

4. The method of claim 2, wherein said computing a payment due deadline is performed by a control module periodically throughout the life of the loan.

5. The method of claim 1, wherein generating a reference code occurs in an initialization process wherein a set of reference codes are computed together and provided to an apparatus as a data set.

6. The method of claim 1, wherein generating a reference code occurs in a control module periodically.

7. The method of claim 1, wherein said comparing step includes determining if a correspondence between said additional code and said reference code exist.

8. The method of claim 1, wherein said disabling said vehicle causes a critical system of said vehicle to be disabled.

9. The method of claim 1, wherein said disabling step partially disables said vehicle.

10. The method of claim 1, wherein said enabling step releases a disabled critical system from its disabled state.

11. The method of claim 1, wherein said enabling step leaves an operable critical system in an operable condition.

12. A system for enabling and disabling a vehicle in response to timely payments being made comprising:

a disabling module connected to said vehicle;

a control module in communication with said disabling module;

a keypad; and

means for periodically receiving a code corresponding to a payment deadline and transmitting said code to said control module, wherein said disabling module is connected to, and disables, a system which supports causing ignition in an engine of said vehicle, said system includes only components not dedicated to directly causing a spark to initiate combustion.

13. The system of claim 12, wherein said control module comprises:

a comparator; and

a reference code providing module, said comparator being operable for comparing reference codes with received codes and triggering events in response thereto, and

said reference code providing module being operable for periodically providing reference codes to said comparator wherein said reference codes correspond to payments which are to be made.

14. A method for enabling and disabling a vehicle comprising the steps of:

computing at least one deadline;

generating a first code for each at least one deadline;

receiving, via a keypad, a second code;

comparing said first code with said second code;

disabling said vehicle if said comparing step determines that said first code and said second code are not in agreement prior to said at least one deadline; and

enabling said vehicle if said comparing step determines that said first code and said second code are in agreement, wherein said disabling step disables a system which supports causing ignition in an engine of said vehicle, said system includes only components not dedicated to directly causing a spark to initiate combustion.

15. The method of claim 14, wherein said deadline corresponds with a payment due date for a loan or lease agreement.

16. The method of claim 14, wherein said disabling step disables a critical system of said equipment.

17. The method of claim 14, wherein said disabling step partially disables said vehicle.

18. A method for enabling and disabling equipment comprising the steps of:

computing at least one deadline;

generating a first code for each at least one deadline;

receiving, via a keypad, a second code;

comparing said first code with said second code;

disabling said equipment if said comparing step determines that said first code and said second code are not in agreement prior to said at least one deadline; and

enabling said equipment if said comparing step determines that said first code and said second code are in agreement, wherein each first code is unique.

19. A method for enabling and disabling equipment comprising the steps of:

computing at least one deadline;

generating a first code for each at least one deadline;

receiving a second code;

comparing said first code with said second code;

disabling said equipment if said comparing step determines that said first code and said second code are not in agreement prior to said at least one deadline; and

enabling said equipment if said comparing step determines that said first code and said second code are in agreement, wherein said receiving step receives said second code from a portable device.

20. A system for enabling and disabling a vehicle comprising:

a disabling module connected to said vehicle;

a control module in communication with said disabling module; and

means for periodically receiving a code and transmitting said code to said control module, wherein said means for periodically receiving a code and transmitting said code is a keypad,

wherein said disabling module disables said vehicle when said code is not in agreement with a reference code before a predetermined time exceeds a predetermined deadline, wherein said disabling module is connected to, and disables, a system which supports causing ignition in an engine of said vehicle, said system includes only components not dedicated to directly causing a spark to initiate combustion.

21. The system of claim 20, wherein said disabling module enables said vehicle when said code is in agreement with said predetermined reference code.

22. The system of claim 20, wherein said control module comprises:

a comparator; and

a reference code providing module, said comparator being operable for comparing a reference code with a received code, and

said reference code providing module being operable for providing a plurality of reference codes to said comparator, wherein each reference code corresponds to a predetermined deadline, respectively.

23. The system of claim 20, wherein said keypad converts tactile input to digital code.

24. The system of claim 20, wherein said equipment includes electrical components.

25. A method for improving timely payments by controlling the state of operability of a vehicle, the method comprising:

generating a code, the code being associated with a payment due deadline;

receiving a code from a keypad;

processing the code received from the keypad;

permitting operation of the vehicle if the processing of the code received from the keypad results in verification of the code received from the keypad prior to the expiration of the payment due deadline, wherein if the processing does not result in verification of the code received from the keypad, the vehicle is at least partially disabled, wherein partial disablement includes disabling a system which supports causing ignition in an engine of the vehicle, the system including only components not dedicated to directly causing a spark to initiate combustion.

26. The method of claim 25, wherein the code is generated using an algorithm.

27. The method of claim 25, wherein the payment due deadline is a date when a payment is due in accordance with a loan agreement.

28. The method of claim 25, wherein the payment due deadline is a date when a payment is due in accordance with a loan agreement plus a grace period.

29. The method of claim 25, further comprising:

receiving an emergency code from the keypad;

processing the emergency code received from the keypad;

permitting operation of the equipment if the processing of the emergency code received from the keypad results in verification of the emergency code received from the keypad prior to the expiration of the payment due deadline, wherein if the processing does not result in verification of the emergency code received from the keypad, the equipment is at least partially disabled.

30. The method of claim 29, wherein use of the emergency code is limited to a fixed amount.

31. The method of claim 29, wherein a verified emergency code temporarily re-enables the equipment.

32. The method of claim 29, wherein the code is generated using the payment due deadline.

33. A method for improving timely payments by controlling the state of operability of a vehicle, the method comprising:

generating a code, the code being associated with a payment due deadline;

receiving a code from a keypad;

verifying the code received from the keypad;

permitting operation of the vehicle if the code received from the keypad is verified prior to the expiration of the payment due deadline, wherein if the code received from the keypad is not verified, the vehicle is at least partially disabled,

wherein partial disablement includes disabling a system which supports causing ignition in an engine of the vehicle, the system including only components not dedicated to directly causing a spark to initiate combustion.

34. The method of claim 33, wherein the code is generated using an algorithm.

35. The method of claim 33, wherein the payment due deadline is a date when a payment is due in accordance with a loan agreement.

36. The method of claim 33, wherein the payment due deadline is a date when a payment is due in accordance with a loan agreement plus a grace period.

37. The method of claim 33, further comprising:

receiving an emergency code from a keypad;

verifying the emergency code received from the keypad;

permitting operation of the equipment if the emergency code received from the keypad is verified prior to the expiration of the payment due deadline, wherein if the emergency code received from the keypad is not verified, the equipment is at least partially disabled.

38. The method of claim 37, wherein use of the emergency code is limited to a fixed amount.

39. The method of claim 37, wherein a verified emergency code temporarily re-enables the equipment.

40. The method of claim 33, wherein the code is generated using the payment due deadline.

41. A method of enabling and disabling a vehicle in response to payments being timely made, comprising:

a) computing a payment due deadline;

b) generating a reference code which corresponds to said deadline;

c) providing said reference code to a comparator;

d) receiving, via a keypad, an additional code;

e) passing said additional code to said comparator;

f) comparing said additional code with said reference code;

g) disabling said vehicle if agreement between said additional code and said reference code is not detected prior to said payment due deadline; and

h) enabling said vehicle if agreement between said additional code and said reference code is detected,

wherein said disabling step disables a system which supports causing ignition in an engine of said vehicle, said system includes only components not dedicated to directly causing a spark to initiate combustion, and

wherein said computing of a payment due deadline further comprises computing a payment deadline in agreement with terms of a loan formula having parameters selected from the group consisting of: total number of payments, payment period, grace period, start date, and combinations thereof, and wherein said computing a payment due deadline step is performed after an initialization process of a device which controls enabling and disabling of the vehicle.

42. The method of claim 41, further comprising:

repeating steps a-h for another payment due deadline, using another reference code and another additional code.

43. The method of claim 42, wherein the reference code is generated using an algorithm.

44. The method of claim 43, wherein the algorithm generates the reference code using a number of days since a predetermined date set during the initialization process.

45. A method of enabling and disabling equipment in response to payments being timely made, comprising the steps:

a) computing a payment due deadline;

b) generating a reference code which corresponds to said deadline;

c) providing said reference code to a comparator;

d) receiving, via a keypad, an additional code;

e) passing said additional code to said comparator;

f) comparing said additional code with said reference code;

g) disabling said equipment if agreement between said additional code and said reference code is not detected prior to said payment due deadline; and

h) enabling said equipment if agreement between said additional code and said reference code is detected,

wherein said disabling step disables a system which supports causing ignition in an engine of said vehicle, said system includes only components not dedicated to directly causing a spark to initiate combustion,

wherein said computing of a payment due deadline further comprises computing a payment deadline in agreement with terms of a loan formula having

parameters selected from the group consisting of: total number of payments, payment period, grace period, start date, and combinations thereof,

wherein said computing a payment due deadline step is performed in an initialization process where a host computing apparatus is connected to a client computing apparatus, the host computing apparatus providing the client computing apparatus with a database including a plurality of payment due deadline data elements and reference codes, and

wherein said method repeats steps a-h using each of the plurality of payment due deadline data elements and reference codes.